



Order Filed on September 26, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCOTT E. TANNE, ESQ., P.C.**  
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**Scott E. Tanne, Esq.**  
**ST2477**  
**Attorney for the Debtor(s)**

In Re:  
**Catherine Roberson**

Case No.: 14-21646-RG

Adv. No.:

Hearing Date: September 21, 2016

Judge: Gambardella

**ORDER APPROVING LOAN MODIFICATION OF EXISTING MORTGAGE ON RESIDENCE WITH  
RESPECT TO CARRINGTON MORTGAGE SERVICES**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is  
hereby **ORDERED**.

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**DATED: September 26, 2016**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**Page 2**

Debtor: Catherine Roberson  
Case No.: 14-21646-RG  
Caption of Order: Order Approving Loan Modification With Respect to Carrington Mortgage Services

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Upon consideration of Debtor's motion for an Order Approving Loan Modification of Existing Mortgage on Residence with Respect to Carrington Mortgage Services ("Carrington"), and good cause appearing therefore, it is hereby

**ORDERED** that the Debtor and her daughter, Kimberly Branch, are authorized to enter into a modification of the existing loan with Carrington on their property located at 151 Maple Ave, Irvington, NJ 07111 according to the following terms set out in the motion:

1. The amount of the loan is \$262,385.36, which is to be divided into an Interest Bearing Principal Balance of \$115,103.63 and amortized over 242 months, and a Total Deferred Principal Balance of \$147,281.73 which is due as a balloon payment on the maturity date of the loan, September 2036.
2. The monthly payment is \$767.77, which includes escrow for insurance and real estate taxes.
3. The interest rate is fixed at fixed at 2.00000% starting 8/1/2016 for 60 months, 3.00000% starting 8/1/2021 for 12 months, 3.50000% starting 8/1/2022 for 12 months, 3.50000% starting 8/1/2023 for 12 months, and then 3.50000% starting 8/1/2024 for 146 months.

**AND IT IS FURTHER ORDERED** that in the event that Carrington files a proof of claim that includes arrears, the arrears in any such proof of claim shall be disallowed and the Chapter 13 Trustee shall make no disbursements to Nationstar,

**AND IT IS FURTHER ORDERED** that the Debtor shall file an Amended Chapter 13 Plan within thirty (30) days of the entry of the within order.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Catherine Roberson  
Debtor

Case No. 14-21646-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2016.

db +Catherine Roberson, 151 Maple Ave, Irvington, NJ 07111-4216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2016 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington  
Mortgage Loan Trust, Series 2006-FRE2 Asset-Backed Pass-Through Certificates  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas Paul Edwards on behalf of Creditor Wells Fargo Bank, N.A., as Trustee for Carrington  
Mortgage Loan Trust, Series 2006-FRE2 Asset-Backed Pass-Through Certificates nedwards@shp-law.com

Scott E. Tanne on behalf of Debtor Catherine Roberson info@tannelaw.com, clerk@tannelaw.com  
TOTAL: 4